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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2001, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined by six from 326 to 320. Two banks and one non-deposit trust company merged into out-of-state affiliates; five banks merged into other Missouri state chartered banks; and two banks merged into other Missouri national banks. One state chartered bank converted to a national charter. Four new banks and one non-deposit trust company were chartered.

Assets in state-chartered banks totaled \$39.9 billion on June 30, 2001, an increase of 9.2 percent from one year earlier. Deposits were \$32.9 billion, up 9.9 percent.

Total loans were \$27.8 billion on June 30, 2001, up 8.7 percent.

The equity capital ratio increased to 9.37 percent. Primary capital, which includes the Allowance for loan losses increased to 10.22 percent of total assets.

Net income in state banks was up 10.5 percent from first half of 2000. Annualized return on assets among state chartered banks was 1.13 percent in the first half of 2001, down from 1.23 percent in 2000.

D. Eric McClure  
Acting Commissioner

**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2001**

THOUSANDS OF DOLLARS	308 BANKS 6/30/01	313 BANKS 6/30/00	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$27,811,600	\$25,590,400	\$2,221,200	8.7%
Allowance for Loan Losses	380,700	351,200	29,500	8.4%
Total Assets	39,862,200	36,498,100	3,364,100	9.2%
<b>LIABILITIES</b>				
Total Deposits	32,949,800	29,989,600	2,960,200	9.9%
Total Equity Capital	3,734,000	3,331,600	402,400	12.1%

OPERATING RATIOS	6/30/01	6/30/00	CHANGE
Equity Capital/Assets	9.37%	9.13%	0.24%
Tangible Equity Capital/Assets	8.91%	8.65%	0.26%
Capital and Allowance for Loan Losses/Assets	10.22%	9.99%	0.23%
Total Loans/Assets	69.77%	70.11%	-0.34%
Allowance for Loan Losses/Loans	1.37%	1.37%	0.00%
Return on Assets	1.13%	1.23%	-0.10%

**NOTES:**

2000 and 2001 do not include twelve nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2001**

MILLIONS OF DOLLARS	6/30/01			6/30/00	PERCENT CHANGE
	308 STATE BANKS	46 NATIONAL BANKS	354 ALL BANKS	363 ALL BANKS	
ASSETS					
Cash and Due from Banks	1,392	1,699	3,091	4,109	-24.8%
Investment Securities	7,662	6,341	14,003	18,712	-25.2%
Total Loans and Leases	27,812	15,643	43,455	53,793	-19.2%
Less: Reserves	381	342	723	744	-2.8%
Federal Funds Sold	1,435	1,076	2,511	1,419	77.0%
Fixed Assets	789	619	1,408	1,436	-1.9%
Other Real Estate	62	29	91	65	40.0%
Intangible Assets	200	132	332	380	-12.6%
Other assets	891	784	1,675	1,602	4.6%
TOTAL ASSETS	\$39,862	\$25,981	\$65,843	\$80,772	-18.5%
LIABILITIES					
Total Deposits	32,950	20,219	53,169	60,608	-12.3%
Deposits over 100M	4,400	1,361	5,761	5,934	-2.9%
Brokered Deposits	434	32	466	403	15.6%
Federal Funds Purchased	1,120	1,807	2,927	8,105	-63.9%
Other liabilities	2,058	1,712	3,770	4,909	-23.2%
Total Equity Capital	3,734	2,243	5,977	7,150	-16.4%
TOTAL LIABILITIES	\$39,862	\$25,981	\$65,843	\$80,772	-18.5%
EARNINGS					
Interest Income	1,479	871	2,350	2,941	-20.1%
Interest Expense	765	406	1,171	1,427	-17.9%
Net Interest Income	714	465	1,179	1,514	-22.1%
Provision for Loan Losses	48	27	75	80	-6.3%
Net Income	224	166	390	546	-28.6%
Cash Dividends	132	94	226	231	-2.2%
Net Loan Losses	33	22	55	51	7.8%

Note: The decline in total Missouri bank assets is attributable to the merger of Firststar Bank of Missouri, N. A., St. Louis into Firststar Bank, N.A., Cincinnati, OH. On June 30, 2000, Firststar Bank of Missouri (formerly Mercantile Bank, N.A.) had assets of \$19.8 billion.